

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION**

In re:

JOSHUA M. STOTT

Debtor(s)

Case No. 19-10077

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT
DISTRIBUTION REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED**

Lloyd Kraus, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2019.
- 2) The plan was confirmed on 05/15/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/29/2020.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,612.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,140.00
Less amount refunded to debtor	\$1,222.28

NET RECEIPTS: **\$8,917.72**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$636.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,386.48**

Attorney fees paid and disclosed by debtor: \$1,250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST MORTGAGE	Secured	3,085.00	3,671.56	69.81	69.81	0.00
21ST MORTGAGE	Secured	58,354.00	59,057.63	59,057.63	0.00	0.00
BASS & ASSOCIATES, P.C.	Unsecured	4,199.00	4,199.33	4,199.33	0.00	0.00
CASH FACTORY USA	Unsecured	879.00	708.37	708.37	0.00	0.00
CONN APPLIANCES, INC. D/B/A CONI	Secured	1,543.00	1,404.21	1,344.21	168.62	63.91
CONN APPLIANCES, INC. D/B/A CONI	Secured	NA	0.00	60.00	60.00	0.76
CONN'S	Unsecured	1,517.00	NA	NA	0.00	0.00
COVINGTON CREDIT	Unsecured	871.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	869.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,941.00	1,877.20	1,877.20	0.00	0.00
EDUCATION FIRST FEDERAL CREDI	Unsecured	33,666.00	22,990.59	22,990.59	0.00	0.00
EDUCATION FIRST FEDERAL CREDI	Unsecured	NA	14,760.52	14,760.52	0.00	0.00
GLOBAL LENDING SERVICES LLC	Secured	27,975.00	28,627.67	27,655.67	2,856.11	1,327.72
GLOBAL LENDING SERVICES LLC	Secured	NA	0.00	972.00	972.00	12.31
LENDMARK FINANCIAL	Unsecured	5,312.00	5,312.75	5,312.75	0.00	0.00
OPPORTUNITY FINANCIAL, LLC	Unsecured	1,096.00	0.00	1,122.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,341.00	3,303.61	3,303.61	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,322.00	1,322.34	1,322.34	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,230.19	1,230.19	0.00	0.00
RISE	Unsecured	2,477.00	NA	NA	0.00	0.00
SUN LOAN	Unsecured	1,550.00	NA	NA	0.00	0.00
TEXAS WORKFORCE COMMISSION	Unsecured	NA	377.00	377.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$59,057.63	\$0.00	\$0.00
Mortgage Arrearage	\$69.81	\$69.81	\$0.00
Debt Secured by Vehicle	\$28,627.67	\$3,828.11	\$1,340.03
All Other Secured	\$1,404.21	\$228.62	\$64.67
TOTAL SECURED:	\$89,159.32	\$4,126.54	\$1,404.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,203.90	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$3,386.48</u>		
Disbursements to Creditors	<u>\$5,531.24</u>		
TOTAL DISBURSEMENTS :			<u>\$8,917.72</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/04/2020

By: /s/ Lloyd Kraus

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.